

**Subject:** Re: Misty's Health Insurance

**From:** "gustavo@oldla.org" <gustavo@oldla.org>

**Date:** 04/11/2017 11:26 AM

**To:** misty@oldla.org

**CC:** "Thomas B. Wilson" <tom@duckettwilson.com>, president@oldla.org, vice-president@oldla.org, secretary@oldla.org, treasurer@oldla.org, Richard Calderon <richard@crowneinas.com>, john harb <jtheshop@aol.com>, tom@oldla.org, alex@oldla.org, irene@oldla.org, gina@oldla.org, JOY GIBSON <joygibsonlaw@gmail.com>, cyrus@oldla.org, joy@oldla.org, john@oldla.org, dalton@oldla.org, dennis@oldla.org, Dalton Gerlach <dalton.gerlach@gmail.com>, Misty Iwatsu <mistyli@aol.com>

**BCC:** "gustavo@oldla.org" <gustavo@oldla.org>

Dear Misty,

I hope this email finds you well.

Please add "Finances Discussion" to the agenda.

- Please also bring copies of the general ledger as the the board discussed last meeting.

Lastly, we are required to have all of our minutes publicly available via our website.

- Please upload all of our previous minutes to the webpage so that we may be in compliance.

- If you are struggling with this matter please bring your laptop to the next meeting and I will walk you through the process.

Thank You,

Gustavo

[gustavo@oldla.org](mailto:gustavo@oldla.org)

On Apr 11, 2017, at 10:11 AM, Dalton Gerlach <[dalton.gerlach@gmail.com](mailto:dalton.gerlach@gmail.com)> wrote:

Misty,

We need to see the full policy with premium, expiration date, and names. We aren't asking to see any private medical records. Just the policy so we can reconcile the expense and understand the details of this cost.

I am happy to get on the call with the insurance agent or company as well.

Thank you,

Dalton Gerlach  
310-733-7733

On Apr 11, 2017, at 10:01 AM, Richard Calderon  
<[richard@crownreinas.com](mailto:richard@crownreinas.com)> wrote:

*Good morning Misty,*

*All Insurance policies have this in common a premium an expiration date and names?  
One again I will be glad to speak with your agent or the Insurance company direct.*

*Kindest Regards,*  
<MIG\_Service\_Excellence\_Award\_Secondary\_Web.png>  
**Richard Calderon**  
**Vice President**

***your local professional agent***  
***...working for you!***

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2441 East Cesar E. Chavez Avenue  
Los Angeles, CA 90033  
[\(323\) 526-1444](tel:(323)526-1444) Fax: [\(323\) 526-1441](tel:(323)526-1441)  
[richard@crownreinas.com](mailto:richard@crownreinas.com)

On Tue, Apr 11, 2017 at 9:27 AM, Mistyli <[mistyli@aol.com](mailto:mistyli@aol.com)> wrote:

As this policy is an individual policy and not a group policy the agent advised that we are entering HIPAA violation compliance. If the policy was a group policy like the one were trying to go after it falls under different rules. The group Insurance plans that I shared at the last meeting could also be a HIPAA violation, as I found out. I'm reading through the HIPAA rules to make sure we are in compliance.

The health insurance doesn't have a declaration page like general liability or D/O insurance. I will find out what else I can send out.

As for the minutes, I don't take the minutes the Secretary does, which is Amy.

Misty Iwatsu  
Executive Director,  
North Figueroa Assn.  
Lincoln Heights Benefit Assn of LA

On Apr 11, 2017, at 7:58 AM, Richard Calderon  
<[richard@crownreinas.com](mailto:richard@crownreinas.com)> wrote:

*Good afternoon Misty,*

*You have not succeeded in providing the board with an enforced medical Insurance policy jacket with all declarations pages. The attachment of your last email that I received from you (just like the previous one) only shows a generic benefit summary guide page 47,48,49 with no names or premium listed. In my previous email I also suggested three different and easy ways on how to obtain your complete policy. My previous email also mentions the importance of adding the Insurance discussion to the minutes of our next board meeting which was not mentioned on your reply. Please reply so we can proceed with transparency and efficiency on behalf of all the board members and property owners in our beautiful Highland Park corridor.*

*Kindest Regards,*

*<MIG\_Service\_Excellence\_Award\_Secondary\_Web.png>*

**Richard Calderon**

**Vice President**

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*Los Angeles, CA 90033*

*(323) 526-1444 Fax: (323) 526-1441*

*[richard@crownreinas.com](mailto:richard@crownreinas.com)*

On Mon, Apr 10, 2017 at 1:28 PM, Misty Iwatsu  
<[mistyli@aol.com](mailto:mistyli@aol.com)> wrote:

Sorry, I thought I sent to you awhile ago.

Misty Iwatsu, Executive Director  
North Figueroa Association  
Lincoln Heights Benefit Assn of LA

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-----Original Message-----

From: Richard Calderon <[richard@crownreinas.com](mailto:richard@crownreinas.com)>

To: Misty Iwatsu <[mistyli@aol.com](mailto:mistyli@aol.com)>

Sent: Mon, Apr 10, 2017 12:44 pm

Subject: Re: Misty's Health Insurance

Good afternoon Misty,

*I have not gotten a response from you since my last e-mail to you? Can you please add to the minutes of our next meeting the Insurance discussion. Thank you.*

Kindest Regards,

<MIG\_Service\_Excellence\_Award\_Secondary\_Web.png>

**Richard Calderon**

**Vice President**

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[richard@crowreinas.com](mailto:richard@crowreinas.com)

On Mon, Mar 27, 2017 at 6:32 PM, Richard Calderon <[richard@crowreinas.com](mailto:richard@crowreinas.com)> wrote:

*Hello Misty,*

*I don't need the original policy, please just have your agent reprint the policy or you can also reprint the policy yourself online in the insurance company customer portal. You can also call the Insurance company yourself and have them email your policy to you. Whichever option you choose were talking just a few minutes of your time. I will glad to speak with your agent if there is any confusion. Thank you.*

Kindest Regards,

<MIG\_Service\_Excellence\_Award\_Secondary\_Web.png>

**Richard Calderon**

**Vice President**

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[richard@crowreinas.com](mailto:richard@crowreinas.com)

On Mon, Mar 27, 2017 at 3:30 PM, Misty Iwatsu <[mistyli@aol.com](mailto:mistyli@aol.com)> wrote:  
Its going to take awhile as its in the file cabinet in storage behind all the metal trash receptacles.

Misty Iwatsu, Executive Director  
North Figueroa Association  
Lincoln Heights Benefit Assn of LA

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-----Original Message-----

From: Richard Calderon <[richard@crownsreinas.com](mailto:richard@crownsreinas.com)>  
To: Misty Iwatsu <[mistyli@aol.com](mailto:mistyli@aol.com)>; Thomas B. Wilson  
<[tom@duckettwilson.com](mailto:tom@duckettwilson.com)>  
Sent: Mon, Mar 27, 2017 1:22 pm  
Subject: Re: Misty's Health Insurance

*Good afternoon Misty,*

*Please send your current health Insurance policy declaration pages so it can be compared to other plans. Also you can have your agent contact me directly either by phone or e-mail. Thank you.*

*Kindest Regards,*  
<[MIG\\_Service\\_Excelsence\\_Award\\_Secondary\\_Web.png](#)>  
**Richard Calderon**  
*Vice President*

***your local professional agent***  
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5331 N Figueroa ST  
Los Angeles, CA 90042  
[\(626\)840-6767](tel:(626)840-6767)  
[richard@crownsreinas.com](mailto:richard@crownsreinas.com)

On Mon, Mar 27, 2017 at 11:39 AM, Misty Iwatsu <[mistyli@aol.com](mailto:mistyli@aol.com)> wrote:  
I have to order the new insurance before it expires. Much lower rates with Group. Let me know your thoughts.

Misty Iwatsu, Executive Director  
North Figueroa Association  
Lincoln Heights Benefit Assn of LA

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